

Amendments to the Claims

Please amend the claims as follows. This listing of claims will replace all prior versions and listing of claims in the application.

1-15. (Canceled)

16. (Currently Amended) A financial method comprising the steps of:

issuing a straight, nonconvertible debt security to ~~a holder~~, the straight debt security including a maturity component providing a maturity term of the straight debt security, a reset component specifying terms and conditions for resetting a yield of the straight debt security, and a remarketing component providing terms and conditions for remarketing the straight debt security to new investors; and

~~offering remarketing~~, at a remarketing time, the straight debt security by redeeming the straight debt security from a holder thereof and offering a remarketed straight, nonconvertible debt security to one or more new investors,

wherein, after remarketing, the remarketed straight debt security remains outstanding and potential recapture of excess tax benefits is postponed until the time the remarketed straight debt security ceases to be outstanding.

17. (Original) The method of claim 16, further comprising calculating projected contingent payments.

18. (Original) The method of claim 17, wherein the projected contingent payments are calculated based on one or more of forward rates and/or expected values of the contingent payments.

19. (Original) The method of claim 18, wherein a comparable yield is determined by referencing a yield of a fixed-rate debt instrument with terms and conditions similar to terms and conditions of the straight debt security .

20. (Currently Amended) The method of claim 16, further comprising adjusting, at [[a]] the remarketing time, a yield of the remarketed straight debt security for a period of three months after the remarketing time, to a benchmark interest rate in effect at least three months earlier than the remarketing time.

21. (Original) The method of claim 17, further comprising making adjustments based on a comparison of projected contingent payments to actual contingent payments.

22. (Original) The method of claim 21, wherein if the actual contingent payments exceed the projected contingent payments, a positive adjustment is made.

23. (Original) The method of claim 21, wherein if the actual contingent payments are less than the projected contingent payments, a negative adjustment is made.

24. (Original) The method of claim 16, wherein the remarketed straight debt security is ~~remarketed as a new~~ one-year straight debt security.

25. (Currently Amended) The method of claim 16, wherein the ~~remarketing~~ component provides that ~~the straight debt security is remarketed as a new~~ remarketed straight debt security ~~having~~ has a term of five or more years.

26. (Currently Amended) The method of claim 16, wherein ~~[[a]]~~ the remarketed straight debt security has current coupon payments.

27. (Currently Amended) The method of claim 16, wherein ~~[[a]]~~ the remarketed straight debt security has no current coupon payments.

28. (Original) The method of claim 16, wherein the straight debt security is remarketed annually.

29. (Currently Amended) The method of claim 16, wherein ~~[[a]]~~ the remarketing time comprises remarketing dates at least every five years.

30. (Canceled)

31. (Previously Presented) The method of claim 16, wherein the straight debt security is treated as contingent payment debt instrument because of the reset component.